



Credit Reports

Credit Cards

Auto Loans

Personal Loans

Home Loans

Debt Relief

Help & Support

Order

Meet Rick Miller:

My Experience: Finance Degree,
6 years loans officer at a national
bank,
4 1/2 years credit bureau
manager for one of the big three
credit bureaus.

Rick
Approved



Click Here to See Why
These Easy to
Get Credit Cards Will
Increase Your Credit
Score

Guaranteed ApprovalEmail: Name: **Approve Me!**

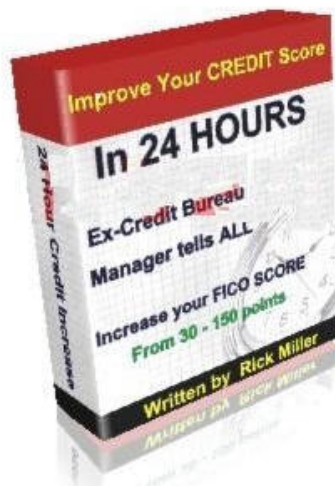
Rick
Approved



The best place on the
internet to get your
complete credit report
\$0.00

Email: Name: **Get Report!****Welcome:**

Credit Repair With This Simple System. Get Rid of Your Bad Credit and Debts Forever"



Retail Price 295.00

Your Price: **FREE**

GIVE ME A FEW MINUTES OF YOUR TIME AND I WILL SHOW YOU HOW TO INCREASE
YOUR CREDIT SCORE SUBSTANTIALLY VERY QUICKLY

Did You Know:

- 1) Under section 15 U.S.C. § 1681s of the FCRA, a wronged party may collect \$1000 for each willful or negligent act which results in the violation of the FCRA (fair credit reporting act). Any person may file suit in local court to enforce the FCRA. **I will show you how to use this fact to make the credit bureau's remove items just because they don't want to go to small claims court.**
- 2) In 2000 the Federal Financial Institutions Examination Council (FFIEC) clarified guidelines on re-aging accounts for delinquent borrowers. **I will show you how to use this fact to take advantage of this legally**
- 3) There are "soft" and "Hard" Inquires on your report. **I will show you how to remove them.**
- 4) Due to conflict of interest **all credit report disputes** go through a company called **OSCAR**. **I will show you how to take advantage of this fact.**

Remember, if you have any problems you can always email me for support. I take credit repair very seriously.


5) Some fraction of consumer credit reports contain errors. A study released by the U.S. Public Interest Research Group in June 2004 found that 79% of the consumer credit reports surveyed contained some kind of error or mistake.. As a result, many consumers frequently invoke their rights under the FCRA (Fair Credit Reporting Act) to review and correct their credit reports.

6) **VantageScore** is the name of a new credit rating product that is now being offered by the three major credit bureaus (Equifax, Experian and TransUnion). The new product was announced by the three bureaus on March 14, 2006. It is essentially a way for the three bureaus to rival the current dominant player in

**Get Credit Report**

Did You Know? Checking your credit report through here will NOT negatively impact your credit score. Get your credit report [Here](#).

**Rick
Approved**



Get a **Bad Credit Home
Loan. Little or No
Money Down!!**


We Have a Team of Specialist
that Deal Exclusively with Bad
Credit. You Would not
believe how many real estate
deals I have seen that
actually fixed someone's
credit. We will show you how.

Email:

Name:

Open Doors!

**Quickly qualify for a
personal loan.**



About your loan request:

- Borrow up to \$15,000*
- All loan requests are confidential and secure
- Immediate approval process
- No credit checks for loans under \$1000
- FREE loan quote, no obligation to accept your loan proposal

**Personal loans can be a
great way to get over life's
financial bumps and
enhance your credit
rating.**

Email:

Name:

Approve Me!

credit scores (**Fair Isaac** with their "**FICO Score**"). **I will show you how to take advantage of this fact.**

7) Unlike FICO's traditional 300 to 850 scale, the VantageScore goes from 501 to 990

8) All incoming letters to the credit bureaus are categorized using a point system rating of importance. **I will show you how to have your letters score high.**

The First Question I get from everyone wanting to repair their credit is:

Should I use a law firm to Send Dispute Letters and Repair my Credit?

My Answer is always **Absolutely NO**.....Here's why

1) These so called law firms don't care about your credit at all.

2) You pay them monthly. Do they really want your credit to get better. Then they lose the monthly income. This would not make any financial sense at all. They want to delay any credit repair as long as possible. They will try and string you along by getting an inquire removed. The average customer will stay paying the monthly fee for 6 months.

3) They are dispute mills that don't work

4) You do all the work and they send out some generic letter

5) The credit bureaus know these companies and get thousands of letters from them. **They file them under frivolous challenges. I know I used to do it**

6) If you got thousands of form letters from a company every day wouldn't you send them back a form letter. We at the bureau knew the law firms just wanted the longest delay possible. Why? So they can make the most money of course. It is sort of like one hand washes the other. Unfortunate but absolutely true!

If you use one of these so called law firms you will see little if any response from the credit reporting agencies. In a few months you will have realized you have wasted your time and money.

Well Enough Facts Lets get Down to Business

Ok, Lets start at the beginning. Recently you have probably found out your credit is not the greatest. It might not be your fault or it might be.

Your looking around the internet trying to get someone to repair your credit or perhaps you are thinking about doing it yourself.

I first started working in the credit business many years ago. My first job was working as a loans officer for a national bank. My job was to get financing for people with very shaky credit.

Much of my pay was commission based. This really drove me to help people get the loans they needed. The only way to do this was to rapidly increase their credit score.

At first this seemed impossible but after a chance encounter with a man named Tom Bradley things started to change. Tom worked at a national credit bureau and we met at a business convention about mortgages.

Tom showed me many techniques on (TM)Rapid Rescoring and Quick Credit Repair Techniques. Well because of my success at funding these hard to get loans I was given a promotion to loans manager.

Tom and myself stayed in touch and a few years before he retired he got me a job at his credit bureau. When I first got there I was very surprised at how high up in the company he was. He took me under his wing and that's when school got kicked into high gear.

We worked 12 hour days and every second Saturday. Talk about a lesson on the credit industry. He showed me things that would be the difference between someone losing their house or not. **It was very powerful stuff.**

I could go on and on here about my experience working as a credit bureau manager or how I was a loans officer for 6 years but I won't bore you with all the details. **This really is not about me anyways. It's about you and your credit. You can choose to believe me or not.**

"Fix Your Credit Fast With This Simple

System. Get Rid of Your Bad Credit and Debts Forever"

Rick
Approved



Bad Credit Car Loans

Email:

Name:

New Keys!

Hey listen up! Give me a minute and I will change your credit situation like you will not believe.

Those credit bureau's destroy peoples lives. They track everything about everyone and they don't let people know how they are calculating scores. It's so stupid. They sell your information to everyone willing to pay. They tell everyone they can't change their scores. They tell you to just forget about that house or car or better job. Or they make you pay crazy interest rates.

I got so sick and tired of seeing these stupid scores ruining peoples lives. Don't get me wrong the bureau I was working for paid me a lot of money. After a while though I couldn't live with myself, it became harder and harder to get a good nights sleep.

Well it's your lucky day. You are about to get the insider information to boost your fico score through the roof.

Have me a former credit bureau manager reveal the legal way to jump your credit score through the roof.

Good credit is essential in America today, and there is a network of credit reporting agencies that keep track of your current credit rating and check your credit worthiness every time you apply for a loan, credit card or any other type of credit. If you feel overwhelmed and confused by your credit situation, this proven credit repair system will amaze you.

The Internet,

it's tough to know who to believe. There are so many people making ridiculous claims, it's insane. It's like day after day, you get hit with hype pitch after hype pitch. In a moment, I'll tell you specifically what I can do for you. But first, here is why you should believe me to begin with:

Here are 4 good reasons to believe what I say:

One: I've been in this business for a very long time. My kind of experience is very rarely matched. Many bankers and even credit bureau professionals do not know many of these techniques.

Two: I am not asking you for some large investment that is going to make me rich and you poor.

Three: I hate the credit bureau's. They track our every move, they should be illegal. Working for one I learned all their little secrets.

Four: How many of these people selling these so called kits have been on the inside. My guess is none after reading the garbage in most of these packages. **You won't find me hiding behind some PO box.**

You can reach me or my assistants here: [contact us](#)

Before you read another word, why not sign up to receive my FREE helpful & insightful newsletter on the latest tips and secrets to mastering your credit and managing your debts? This weeks article is how to buy a house or car without a credit check.

TESTIMONIALS:

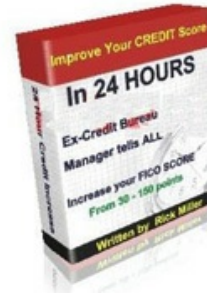
The testimonials below are just a small sample of people who have consulted me or followed the techniques of this product. My customers are from all over the country. My formula works for everyone willing to try it.

"This was the best thing I ever did. Your package made me feel like I had a friend on the inside. It allowed me to buy my first home. Thanks." - Peter King, Miami FL

"You helped me get a brand new car. Let me take you for a spin. LOL" - Susan Ward, Owner of a New Car

You'll learn what they don't tell you about your "credit", your "credit score", and your "credit habits"... It's much more than just repairing your "credit report"!

I'll also show you the steps for removing negative items from your credit report using the secrets, tips, and techniques that credit repair companies use to repair credit. Because of your lack of credit knowledge, they can charge hundreds of dollars for something that you can, and should, do yourself for a few bucks, sometimes even free.



Rick
Approved



IRS Have Your Credit
Messed Up? Owe
Money to Uncle Sam?

Free Tax Consultation
Request

Email:

Name:

Get Tax Help

Reduce your debt
up to 60% in
seconds!



Debt
Consolidation

Reduce Total Balances 40-
60%

One Simple Low Payment

Avoid Bankruptcy

No Credit Checks

Email:

Name:

Cut My Bills!

Bad credit is big business and companies reap millions of dollars every year from people's lack of knowledge about their credit and FICO score! How?... With extremely high interest rates, huge down payments, fees, late charges, and penalties.

The Fact Is: You don't need a lawyer to eliminate your debts!

In Fact: You don't need a credit counselor to fix your credit for you!

In Fact: You don't need any kind of so-called professional to help you at all!

Many Times it is actually bad to have a "So Called Professional" try to fix your credit

OK. Let's get down to the good stuff:

- Even if your debt is your fault, find out how to effectively restore your credit rating without being dishonest.
- How to get a [FREE COPY](#) of your most current credit report!
- How to get the credit bureaus to actually decode your report!
- How to get incorrect, negative and misleading information quickly, easily and LEGALLY removed from your report!
- How to get your spouse's (or former spouse's) negative information permanently disjoined from your credit file(s)!
- How to get your creditors to actually agree to settle all your debts for just a fraction of their original amounts (often as little as 5% to 10%) and at the same time agree to report these newly reduced debts as either "paid-in-full," or "paid satisfactorily!" or even erased like they were never there.
- How to instantly add 10 years of good credit to your credit history for free!

And That's just the beginning!!!

Never be denied or rejected because of credit problems again

Get the mortgage or car loan you want with a low rate and low payments – **Credit won't be an issue**

Get the best loans only made available to the "elite" with an excellent credit rating

Get qualified for **business loans** in a snap

Find out how you can send out **one simple letter** and **erase your bad credit forever** (It takes just 10 short minutes and it's absolutely free!)

Instantly clear up all your bad credit troubles FOREVER - Guaranteed in writing!

Uncover the secret to getting your creditors to actually agree to **settle all your debts for just a fraction of their original amounts** (often as little as **.25 on the dollar**) and at the same time agree to report these newly reduced debts as either "**paid-in-full**," or "**paid as agreed**"!

The step-by-step, easy to follow system attorneys and credit repair specialists use to remove negative items from your credit report – PERMANENTLY!

No credit can be just as crippling as **bad credit**. Learn how to build **YEARS** of excellent payment history in less than 30 days

Get our exclusive list of no credit check lenders

The secrets you need to know in order to **raise your credit scores by up to 200 points**

How to save hundreds of dollars by restoring your credit rating for **FREE**

The secrets to getting dozens of Pre-Approved offers in your mail box

Small changes you can make right now to take your credit from good to EXCELLENT

How to get a fresh new credit report legally

3 ways to boost your credit score by **50 - 71 points** in 30 days or less

How to insure you'll never be turned down for credit again!

Discover the real secret behind getting negative items removed from your credit without committing fraud

I offer a 90 day **unconditional** guarantee.

You will also find out where to get a [pre-approved \\$5,000 platinum credit card](#) - today!

I'll show you everything that only the very elite professionals know

Did You Know That:

- There are 3 National Credit bureau's
- They do not share information. Credit bureau's are businesses. It is not in their best interest to share information with competitors (other bureau's). This is one big advantage to you.
- Credit bureau's all compile their own score for you. This is commonly called your FICO score.
- FICO stands for Fair Isacc Company. This company developed the software that the 3 main bureau's use to calculate your credit score.
- When you purchase a big item such as a car or house the financial institute will pull your credit from all 3 bureau's and take your middle score as your FICO score.
- Most banks and large financial institutes report late payments etc with all 3 bureau's. Most smaller companies only report to one. This is due to

- cost restrictions. Most smaller companies are under a contract with a particular bureau. For example if you don't pay a phone bill it will most likely only show up on one bureau's report.
- Your FICO score is a formula that can be manipulated to your advantage if you know how the formula is calculated.

I will show you how to manipulate your score and jump it so fast your head will spin!

[CLICK HERE TO START NOW!](#)

Some reasons to let me help you always get a:

"YES" every time you want to buy something on credit.

1. I guarantee my product.

Guarantees show you that we are confident enough to put the risk on our shoulders and take it off of yours. I know that this product will help you. The information contained in this product will amaze you

2. Here's how you can contact me.

Too many internet companies lose credibility because they hide from their customers. I have a dedicated assistants ready to serve you. You can reach us anytime at:

Contact us by email Help@24hrNewCreditFile.com

3. I hate the credit bureau's for what they do to people's lives. I have seen the bad effects first hand. When I worked for a bureau before I just had to bite my tongue in order to keep my job. Well it's time to get even.

This formula is so easy to use. You will be an expert in no time. You will save years of trial and error.

4. You can do this on a shoestring budget.

Get the package and there are no other costs or ongoing fees. the best part is if you have items you want erased, you can do most of them for free. You know that old cable bill or telephone bill that is sitting on there? Let's get those erased for good & with \$0 additional cost to you.

5. You get INSTANT ACCESS to this product.

My product is downloaded from the Internet. After your payment is submitted, you'll be directed to a private download page where you'll download your copy of my system. No waiting. You'll have this credit repair system in your hands only minutes from now.

Here is exactly what to expect when you order my product:

- 1) You click the "Order Now" button at the bottom of this letter.
- 2) You fill out the required information and hit "submit"
- 3) You are automatically brought to the download page.
- 4) Click "download" and open the file.

That sounds pretty simple, right?

6. Credit Repair is NOT complicated.

You don't have to have a financial degree to understand this. With the forms I am sending you can simply fill in the blanks.

7. My product is the ONLY technology, based on my unique combination of my loans officer experience and my credit bureau manager experience.

8. My formula is practical and not theoretical.

So many people who tell you how to improve your credit have never been involved in that business.

I've been in the trenches and have worked with professionals in the credit field for most of my adult life.

My formula is credible information based on my real-world experience.

Still Undecided? Need More? Well, How About This...

How to Instantly Add Up to 10 Years of

Excellent Credit History to Your Credit Report!

This method will absolutely amaze and even shock you! With it you can get AAA1 credit in as little as 45 days! (This bonus alone is more than worth the small cost of my exciting new e-manual!!) See the www.RentReporters.com website, look at what they are charging just to add your positive rent payments for you. With this method you can not only add your rent payments but more!

How to Quickly & Legally Reduce Your Home Mortgage & Credit Card Debts by as Much as 35% to 60%!

This free bonus actually explains how you can use APR financing to your advantage instead of your bank's! Also, you'll see proven methods for cutting your mortgage almost in half (or even more!) but without paying anything more than your regular monthly amount! You'll be delighted with what you learn using this amazing information! (Imagine saving as much as \$100,000 on your home mortgage without paying anything more or less than you already pay!)

X AUDIO

I am going to give you the whole package with audio. So I can tell you in my own words how to jump your credit through the roof. You will get 6 audio sections that you can listen to from your computer.

[CLICK HERE TO START NOW!](#)

Make Money While You are Fixing Your Bad Credit & Building Your Good Credit

I'll even go one huge step further: When you get my Credit Repair program, I'll even throw in a FREE moneymaking ready-to-go turnkey business! You'll get a website just like this one you're reading now with everything already in place and we manage everything for you!

With this instant moneymaking website you can make money just minutes from now! (It makes good sense that while you clean up your credit and reduce your debts, you can add to your income dramatically!) This additional moneymaker almost entirely runs itself! All you need to do is give it a little push to get it started! With it, you can get people to give you OVER \$25, (which means we pay YOU 60%) on all your personal sales, and for every ebook sold from YOUR FREE \$3,500 WEBSITE! You will be shown how to use an autoresponder to soar your profits.

FREE Lifetime Upgrades

For a limited time only, I'm offering FREE lifetime upgrades when you place your order by the deadline. I'm always hard at work upgrading my product with the latest information and newest technology. When I add this new information you will have instant access to it online or via email.

This is at least \$149 value.

Here are the first steps we will be taking:

Step #1:

The first step is to get ALL of the negative accounts removed from your credit report.

My score increased from the 500's to 647 by getting the negative accounts removed. I'll tell you how to do this quickly & easily

Step #2:

The next step is to build new credit with YEARS of perfect payment history in just a few days.

This is how I was able to round out my credit profile. I know what you're thinking, "How can you get years of perfect payment history reported to your credit file in just a few days?" You will be amazed.

Here's the cost, why I will give you a major discount, and why it's worth every penny:

[CLICK HERE TO START NOW!](#)

You are not alone once you buy this package. I have included my audio buttons every few pages to explain things to you in plain English.

But Wait, Here's What Else I am Going to Give You:

"Credit Secrets"



This Book holds the Secrets of the Credit industry. It's so secret I am not even going to tell you what is in it. How's that for secret!!!

But Wait, There's More...

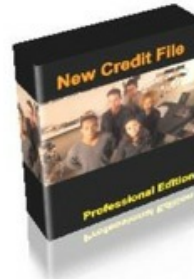
"Making A New Credit File"

Retail Value \$195.00

It's Real Value: Priceless

Want to Establish a New Credit File?

Well now here's your chance. This package is to assist consumers who are currently in a financial crisis and to build the individual self-worth of each client creating confidence and knowledge of today's credit laws and your Legal Credit Rights...



This Part of the Package, focuses on establishing your credit with a new credit profile. These techniques and secrets are not found anywhere else and have been researched by attorneys and are completely legal, ethical, and within all applicable federal laws.

Who hasn't heard (or told) countless credit repair horror stories? Are you going to remain a victim? Or will you seize control of your future, and discover shocking secrets to legally establishing a new identity credit profile? You'll never suffer from bad credit again, and this is why I'm offering you my proven New Credit File techniques on a completely risk-free basis. It's called *Building a new credit file*, and now these secrets can be yours...

- You will learn how to legally establish a new credit file.
- **You will receive clear and easy instructions for obtaining your new number by phone, fax or by mail.**
- One simple thing you *must* do, so you will never suffer from bad credit again.
- **You will learn how to start establishing your GOOD credit rating on your new credit file.**
- You're going to save time, money, and reduce the stress of having bad credit in your life.
- **You will be pleased to hear Legal Credit Secrets that the other Pro's "Do Not Tell You."**

[CLICK HERE TO START NOW!](#)

Here's What Else you are Getting:



Retail Price \$195.00

Why Do it alone? Get 24 hour email support from our qualified staff. Don't understand something on your report? You will have exclusive email addresses for myself & support staff.

But Wait, Here's What Else I am Going to Give You....and You Won't Believe your Luck!!!

Just Released 2008 Version

"The Bad Credit Loan Source Guide"

Retail Price: \$195.00

Actual Value: Priceless, when you get that loan you need.

These are Banks and finance companies I have dealt with over the years. They specialize in bad credit loans.

This Exclusive List of Bad Credit Loan & Credit Card Providers Contains the Following:



BAD CREDIT LOANS

- Over 80 Little-known Banks & Companies that offer Bad Credit Loans, Bad Credit Home Loans, Bad Credit Auto Loans, and Bad Credit Personal loans to people with Bad Credit or even a Bankruptcy. Many require absolutely NO COLLATERAL & NO CO-SIGNERS. Home ownership is not required.
- Several Little-known Companies offering easy-qualifying Bad Credit Signature loans, Bad Credit Business loans, Bad Credit Student loans, Bad Credit Home Equity loans, Bad Credit Debt Consolidation loans, and Fast-Cash loans. Bad Credit and Bankruptcies welcome.

CREDIT CARDS

- Over 50 Banks & Companies that offer Bad Credit **Unsecured** Credit Cards and Merchant Cards to people with good credit, no credit, bad credit, or even a bankruptcy. - NO SECURITY DEPOSIT. Apply Online.
- Over 40 Banks & Companies that offer easy-qualifying Bad Credit Secured Credit Cards with a minimal deposit.

*This is the most comprehensive credit & loan provider list available on the Internet today. Many of these lenders will not be found on other websites. And as we continue to add information to this exclusive list, you will receive updates absolutely free. We are constantly doing our best to help.

***PLEASE NOTE** - If you are simply looking for any easy way to disservice a bank or lending company by purposely falling into greater debt - Look elsewhere! We are **committed** to helping people get credit cards and loans that they intend to pay back, not encouraging people to make bad situations worse,

*** If you can't get approved for a bad credit loan or credit card anywhere, this exclusive list of bad credit lenders is for you!**

[CLICK HERE TO START NOW!](#)

But Wait, There's more....

"DEBT RELIEF"

1. What Are Expenses
2. Exploring Your own Debt
3. Create A Budget
4. Control High Interest Debt
5. Find Your Hidden Money
6. Debt Counseling
7. Refinancing A Mortgage
8. Know Your Rights
9. How To Deal With Creditors
10. Sell Off Assets
11. Bankruptcy
12. Lifestyle Change
13. Start Saving
14. Understanding Debt



Debt is really a simple concept, which provides that a person who borrowed something from another person is duty bound to pay that debt. However, the

concept of debt becomes more complicated with the introduction of other concepts like mortgage, interest rates and other changes. This book will simply everything you need to know that is debt related.
Good, solid information that every today NEEDS to know!

[CLICK HERE TO START NOW!](#)

But Wait, There's more....

"The Bad Credit Government Grants Application Guide"



Retail Value \$195.00

- Government Cash Grants are money that **you never** have to pay back... find the money you need!

- **Do you have bad credit or have you filed for bankruptcy?** Then a Private Foundation Cash Grant could be the answer to your financial needs. Remember, this is interest-free money that **you never have to pay back.**

- **Bank rejections are an unfortunately all-too-familiar story.** Why not try a different solution? Whether you need money

for small business startup or expansion, debt consolidation, education, real-estate, personal use, or medical expenses... **free grant money can be used for any worthwhile purpose.**

- Every year, **private foundations and philanthropists give away billions of dollars to individuals** in genuine need of money. Most foundations are set up as non-profit organizations for income tax purposes, dedicated to help individuals and the general welfare of our society. Did you know that in the United States, money in the form of free cash grants has been given away for well over one hundred years?

- **Every day** people are getting cash grants in the mail. This money is **100% interest-free** and never has to be paid back in any way. It's free!

Receiving a cash grant in the mail is perhaps a lot easier than you might think.

While there may only be a handful of private foundations in your area - there are literally **1,000's of private foundations** and non-profit organizations across America who are ready and willing to send money to those who have a genuine need for it.

- We cannot guarantee everyone a free cash grant in the mail. However, it is a known fact that **Private Foundations approve cash grants at a much higher rate of approval than getting a small loan from a local bank.**

- **Have you been turned down from receiving a loan by a local bank because of poor credit, no credit or bankruptcy? Private Foundations are not interested in credit ratings, only demonstrated need.** It is much easier to receive a grant by mail from a Private Foundation than a local bank, because they are much more lenient. Imagine getting a check, payable to you, in the mail! **Money you never have to pay back!**

But Wait, I have saved the best for last....

No Credit Check Real Estate



Everyone Knows Real Estate makes more millionaire's then anything else combined.

Here are the Real Estate Profit Secrets That No-One Else Will ever Tell You!

So, "How to Buy Your First or Next Property With NO Cash and NO Credit" was created to teach entrepreneurs **of all levels** how to generate fortune and fame in Real Estate. To see where you fit, please read on...

You can "check" all that apply to YOU:

- ☐ I am new to the Real Estate Market and I desperately want to learn how to earn a fortune by purchasing properties.

- ☐ **I'd love to invest in Real Estate, but I am financially broke and have no**

credit or BAD Credit. I couldn't get a loan if my life depended on it!

- ☐ I have purchased Real Estate before, but never really made the kind of money I always thought was possible. And, I'm really tired of the "Landlord Trap".
- ☐ I am a fairly experienced with Real Estate investing and have made a few really good sales. I'd really like to build my portfolio without investing my own resources.

If you checked any of the areas above, **YOU MUST TAKE A SERIOUS LOOK** at this Exclusive Real Estate **PROFIT SYSTEM**.

Not only will we show you how to build your own Real Estate empire, we'll also show you how to do it **WITHOUT GOING INTO DEBT, and WITHOUT SPENDING YOUR LIFE SAVINGS!**

Keep reading to see why "How to Buy Your First or Next Property **With NO Cash and NO Credit**" is different from anything you've seen on the topic of Real Estate Investing. I assure you, there's nothing like it on the market

If you're tired of working like a dog and never getting ahead, this letter will be of extreme importance to you! I'll not only help you make big money through Real Estate, but I'll also let you clone my high-profit system that does nearly all of the work for you.

Why pick over the leftovers of every other investor out there? Why even bother competing with all of the fresh out of the seminar, wet behind the ears newbies, who offer way too much for property- and won't be in business for long?!

Isn't It Time to Start Having Fun Again... While Getting Rich?

I say- Let them have their chicken feed!

I'm after the real money!

But it gets even better. I'm not just going to show you how to find the deals; I'm going to show you how to buy them **without a dime out of your pocket.**

That's right. Not one red cent! You know that other people are doing it every day, all over the country! Now you'll be able to buy all the Real Estate you want without a penny invested!

Once you know the secret, it's like being handed the keys to the kingdom! The world is at your feet! If you know what to look for, it's like your eyes are opened forever!

Here's just a glimpse of the information we'll help you UNDERSTAND in order for you to be successful in the Real Estate Market:

Ü **Start from scratch and NEVER worry about start-up cash!** I'll show you specifically where, and how, to do it by getting all the money you will ever need for purchasing your properties- and, of course, without credit. **(Pg. 18)**

Ü **How to buy properties, without every worrying about the possibility of losing money- because you won't be spending a dime of your own money!** You may have heard of this "strategy" before, but I'll show you exactly how to keep your money in your pocket, and never have to pull it out. **(Pg. 20)**

Ü **Why MOST Real Estate Entrepreneurs fail miserably, when they try to purchase properties as an investment.** The hype you hear from most Real Estate courses, leads you to believe that anyone can become instantly wealthy

from Real Estate investing. Don't fall for this bunch of lies. We'll show you specifically how to avoid this trap. (Pg. 34)

Ü **How to easily get all the Real Estate BUYERS you can handle to purchase ALL of your acquired property- and never spend a penny on advertising. (Pg. 43)**

Ü **How to close on 2 to 3 times more properties, and get an unfair advantage over others in the industry and literally force people to come to YOU. (HINT: Anytime there is DEMAND for a product, there is going to be COMPETITION...but you can become the "Deal Magnet". Learn how inside.) (Pg. 46)**

Ü **Build a massive income stream that comes in every month, even if you don't work! (And I'm not talking about being a landlord, or even owning rental properties! I promised I wouldn't do that to you, and I meant it!) (Pg. 51)**

Ü **How to make \$5,000, \$10,000 or \$25,000 per month- just to keep you in a little money while you wait for the BIG checks to roll in! (HINT: Trust us when we say, you've NEVER seen anything like this.) (Pg. 53)**

Ü **Find more deals than you can possibly imagine! Finding the deals is easy when you know where to look and what to do when you find them! (Pg. 60-69)**

Ü **A vital component to your success that can take you from a measly income, to a massive 7-figure annual windfall! Most courses don't even talk about this element, but without it, you'll NEVER reach the level of income you deserve. (Pg. 72)**

Ü **Escape the time trap and work ON your business, not IN your business. Why renting property is the quickest way to lose your shirt! (Pg. 90)**

Ü **Give a Seller TOP-DOLLAR for their property, turn a quick deal, and still make more money than most people make in a YEAR! This is the key to the vault that 99.9% of active real estate investors never learn- and you get it here and now! (Pg. 101)**

And That's Not All. . . Not By a Long Shot

What if I told you that you could set up streams of income that would keep coming in whether you work or not? Well it's true! That's right, you can make up to \$20,000 per month, every month;

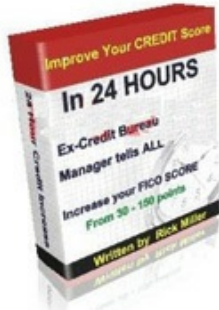




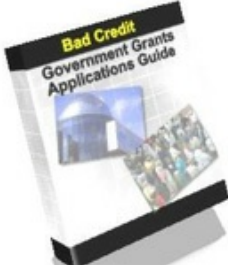
- **Without: Risking Your Personal Credit (No one will ever even check it!)**
- **Without: Risking Your Life's Savings (You won't even write a check!)**
- **Without: Working With Partners (Who needs 'em?)**
- **Without: Dealing With Banks (No begging, no red tape, and no delays!)**
- **Without: Being a Landlord (No headaches and no time wasted!)**

And once the wheels have been set in motion, the profits are automatic! They keep coming in month after profitable month whether you keep working or not! Once you learn our system, you'll see so many deals, so many opportunities, that you won't believe how much money you passed up doing it the old, slow way!

Believe me; if I wanted to, I have the money for down payments. Heck, I could buy the houses with cash, but; I never put my money down on property- EVER!

So Let's Review:

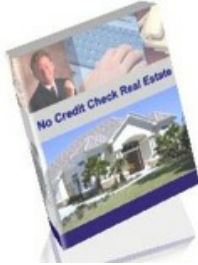
HERE IS WHAT YOU GET!!!!

	<p>THE COMPLETE CREDIT PACKAGE!! INCLUDING ALL THE BONUSES</p> <p>Retail Value \$295.00</p>
	<p>Credit Secrets</p> <p>Retail Price: \$97.00</p>
	<p>ALL THE FORMS YOU WILL NEED. THESE ARE PROFESSIONAL FORMS USED IN THE CREDIT BUSINESS</p> <p>Retail Price: \$ 67.00</p>
	<p>Unlimited Credit Report Support</p> <p>Retail Value \$195.00</p>
	<p>Make a Whole New Credit File</p> <p>Retail Price: Priceless</p>
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Bad Credit Loan Sources

Retail Price: \$195.00



No Credit Check Real Estate

Retail Price: \$295.00



UNDERSTANDING DEBT

NEWLY ADDED!

X

6 AUDIO SECTIONS, YOU CAN
LISTEN TO FROM YOUR
COMPUTER. THESE ARE ME
EXPLAINING THINGS IN PLAIN
ENGLISH

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Click Play

b Yes, Rick! I'm ready to take control of
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P.S. Don't be one of those people whose lives are destroyed by the credit bureaus. Let me help you.

Sincerely, Your Friend in the Credit Business

Rick Miller

CEO

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Credit Repair Update